

(C) Remarks

This amendment is believed to fully comply with 37 CFR 1.121(c). The non-compliance of applicant's response to the Official Action dated December 30, 2004 is regretted and the opportunity to file a correct response is greatly appreciated.

Parent claim 1 is amended by deleting the term "all" to overcome the rejection of claims 1 -17 under 35 USC 112. Independent claims 1 and 18 are amended in a manner believed to better distinguish applicants' invention from the combination of prior art as set forth in the rejection of applicant's claims under section 103 by the examiner. Central to applicant's invention is the provision of "one software application" which is not the "relational data base" that is central to the Bosco reference. Attention is respectfully directed to the "Objects" of the applicant's invention as found in applicant's specification on page 2, line 17 through page 3, line 13, namely:

"Accordingly, it is an object of the present invention to provide a system to automate the functions of a property-casualty insurance company to include rating, policy issuance, billing, reinsurance, bureau reporting, management reports and claims processing.

It is another object of the present invention to provide a complete system real-time solution providing the functions, which are required by a property/casualty insurance carrier within one system.

It is another object of the present invention to provide one software application accessible on a realtime basis by agents and/or administrative personnel for issuing commercial lines insurance policies without resort to batch processing of data.

It is a further object of the present invention to provide one software application triggering all policy management functions including quoting, issuing, endorsing, canceling, reinstatement and auditing. These functions are generated by separate programs typical of current design technique.

It is another object of the present invention to provide reduced time and costs required to make state and company specific system modifications access to commercial lines delivery system." (Emphasis added)

Applicants "one software application" is illustrated in the two drawing sheets of Figure 2 and described in detail in the specification at page 7, line 3 through

page 12, line 10, not repeated here for brevity reasons. To better distinguish applicant's

"one software application" from the cited prior art, amended claim 1 recites:

"a central processor including software essentially having one software application containing commercial lines insurance policies and forms with controls to modify said commercial lines insurance policies and a control selection for entry into control and processing programs to systematically enter data to build data files for forming policy processing data bases, said one software application performing functions of rating of insurance coverage; rating of options; rating of liability; a premium acceptance decision block; a hold-print-release decision block; a binder insurance decision block; treaty reinsurance function; non-treaty reinsurance function; and building of a billing file, said policy processing data bases being built by said one software application using a multiplicity of files each containing a multiplicity of files to handle all policy functions in the management of commercial lines insurance policies established by said central processor;"

And amended claim 18 recites:

"providing a central processor essentially with one software application containing commercial lines insurance policies and forms with controls to modify said commercial lines insurance policies and a control selection for entry into control and processing programs to systematically enter data to build data files for forming policy processing data bases, said one software application performing functions of rating of insurance coverage; rating of options; rating of liability; a premium acceptance decision block; a hold-print-release decision block; a binder insurance decision block; treaty reinsurance function; non-treaty reinsurance function; and building of a billing file, said policy processing data bases being built by said one software application using a multiplicity of files each containing a multiplicity of files to handle policy functions in the management of commercial lines insurance policies established by said central processor;"

Reconsideration is respectfully requested to the merits of claims 1 and 18 as now amended.

The rejection contends that it would be obvious to modify the system of Bosco with the teaching of Tauhert to rate, deliver and administer commercial lines insurance policies using the Bosco system. The applicant's attention was directed to col. 2, line 5-col. 3, line 45;

col. 4, line 57-col. 6, line 19; col. 21, line 32-col 22, line 7; col. 29, line 48-col. 31, line 11 of Bosco for a teaching of one software application.


Wholly absent from these passages in Bosco is the teaching or suggestion of a one software application as now found in applicant's claims 1 and 18. The first passage encompasses Bosco's object of the developing a system based on a single data structure model for a *relational data base*. Such a data base is defined in column 2, lines 53-59. At column 3, line 15 specific data or tables are to be limited to users of specific application *programs*. This teaching of use of *programs* flies in the face of applicant's teaching of a one software application. The next passage identified by the examiner is believed only to explain the discipline for collecting data stored in the relational data base. Figure 11 of Bosco is explained in the next passage identified by the examiner and is seen of a clear teaching away from applicant's invention by the description "This embodiment of the invention comprises approximately forty (40) sub-system program modules which are integrated into the system through the use of the *single relational data base*. Each block depicts a separate sub-system program module." Thus it is believed clearly taught by this passage that multiple software applications are used not applicant's one software application. Lastly, the applicant's attention was directed to Bosco's patent claim 3 beginning at column 29, line 48. The disclosure by this claim is also believed to clearly show the concept of the *relational data base* and the necessity for "a plurality of applications work station sub-systems, and individual sub-systems enumerated along column 30 of claim 3. Applicant's invention is addressed to the field of commercial lines of insurance and the cited Tauhert article is believed to simply identify the industry but fails to suggest modification to Bosco that would result in the creation of applicant's one software application.

In view of the foregoing, it is respectfully submitted the Bosco fails to teach or suggest applicant's one software application. It therefore must follow that Bosco must follow to suggest a user interface and a readout of the one software application which are part of the applicant's computer program and method for issuing commercial lines insurance.

Since it is believed that the base independent claims patentably distinguish over the prior art of record, it is respectfully submitted that the recitations by the dependent claims 2-17 and 19-34 thereon serve to further distinguish over the prior art.

Accordingly, it is believed that this application is in condition for allowance and such action is earnestly solicited. In the event the Examiner believes a telephone interview will further the prosecution she is invited to telephone the undersigned at 412-366-6200.

Respectfully submitted,



Clifford A. Poff
Registration No. 24,764
Agent for Applicant

CAPoff/lcl
Enclosure

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